Programs Branch

User Report

#1984-40

COST OF CRIME TO VICTIMS: PRELIMINARY FIMDINGS OF THE CANADIAN URBAN VICTIMIZATION SURVEY

BY

STATISTICS DIVISION

Solicitor General Canada
Ministry Secretariat

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COST OF CRIME TO VICTIMS: PRELIMINARY FINDINGS OF THE CANADIAN URBAN VICTIMIZATION SURVEY

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THE SURVEY

Until recently, little could be said with confidence about which Canadians were most likely to be victimized by crime or even how many were victimized. Crime statistics such as the Uniform Crime Reports give virtually no information on the victims of crime nor on the incidence of crimes not reported to the police or other enforcement officials.

Early in 1982, however, the Ministry of the Solicitor General with the assistance of Statistics Canada conducted a victimization survey in seven major urban centres: Greater Vancouver, Edmonton, Winnipeg, Toronto, Montreal, Halifax-Dartmouth, and St. John's. The Canadian Urban Victimization Survey provides the most extensive information yet produced concerning the extent of reported and unreported crime during 1981, the risk of criminal victimization, the impact of crime, public perceptions of crime and the criminal justice system and victims' perceptions of their experiences.

To develop a methodology for conducting victimization surveys in Canada, three major pretests were conducted. The initial pretest was conducted in Edmonton and had, as its primary purpose, a comparison of personal and telephone interviewing techniques. The results of the Edmonton study indicated that data collected over the telephone were comparable to data obtained by the far more costly method of in-person interviews. The second pretest was conducted in Hamilton to test and to refine the telephone interviewing

procedures. This research led to the telephone interviewing procedures used in the final pre-test, the Greater Vancouver Victimization Survey (1979). Highlights of the findings from this pretest are available from the Communication Division of the Ministry of the Solicitor General.

During January and February of 1982, Statistics Canada interviewers conducted telephone interviews with large samples of residents[1] aged 16 and older in the seven Urban Centres. People under 16 were not interviewed, nor were their personal victimizations reported by others. To maximize reliability of recall, respondents were asked to report on only those incidents which had occurred between January 1 and December 31, 1981.

Because of the relatively low incidence in any one year of some types of crimes included in the survey, very large samples are required to ensure that enough cases are "caught" to be statistically representative of all actual cases in the community under study. Sample sizes ranged from 6,910 in one city to 9,563 in another, with more than 61,000 interviews completed overall. Costs of such a large survey would have been prohibitive if face-to-face interviewing methods had been used. On the basis of these interviews, statistical estimates were made for the general population 16 and over in the seven cities. These statistically derived estimates for the population are used throughout this report.

Victimization surveys can provide information about most, but not all types of crimes which are of major concern to the general public. Crimes such as murder, kidnapping and "victimless" crimes cannot be captured using survey techniques, and were therefore excluded. Crimes committed against commercial establishments were also excluded from this particular survey.

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1 The survey excluded commercial and institutional telephones. For detailed discussion of the methodology used consult the forthcoming report from the Ministry of the Solicitor General, "Measuring Crime and Victimization".

The eight categories of crimes included in this survey are: sexual assault, robbery, assault, break and entry, motor vehicle theft, theft of household property, theft of personal property and vandalism. These offences are ranked in descending order of seriousness. Full definitions of the eight offence categories can be found in Appendix 1.

Incidents which involved the commission of several different criminal acts appear in the tables only once, according to the most serious component of the event. Thus for example, if sexual assault, theft of money and vandalism all occurred at the same time, the incident would be classified in these tables as sexual assault. An incident would be classified as vandalism (least serious on the hierarchy) only if no other crime which is higher on the seriousness scale occurred at the same time.

Analyses in this paper are based on the general offence categories outlined above. At a later date it will be possible to make more refined distinctions between and within offence categories according to other factors such as: whether the incident was only attempted or completed; type of damage, injury or financial loss incurred; type of weapon used; response of victims; location and time of offence; number of offenders; number of victims; characteristics of offenders; characteristics of victims.

INCIDENCE

For the year 1981, there were more than 700,000 personal victimizations of people over 16 (sexual assault, robbery, assault, and theft of personal property), and almost 900,000 household victimizations (break and enter, motor vehicle theft, household theft and vandalism) in the seven cities surveyed (Table 1). Fewer than 42% of these incidents had been reported to the police (Table 2). Quite simply, a large number of Canadians had been victimized, many more than Uniform Crime Report statistics would indicate.

Most of these incidents, it should be noted, did not involve those offences which evoke our greatest fears. There were relatively few sexual assaults or robberies, for example. Far more frequent were thefts of personal property (i.e. without contact), and assaults. Similarly, household theft was the most frequent of household offences followed by break and enter and vandalism, with relatively few motor vehicle thefts. Although rates of motor vehicle theft, household theft, theft of personal property and vandalism increase with family income, the pattern for break and entry and robbery is less straightforward. High rates occur at both ends of the income scale (Tables 3 and 4).

THE COST OF VICTIMIZATION

Financial Costs

The gross financial costs to victims of crime in the seven cities surveyed are rather imposing for a single year: $211,500,000 in unrecovered property and cash; $41,900,000 in damage to property; and an additional $7,000,000 (approximately) in associated medical expenses and lost wages. The victims reported an additional $170,000,000 paid out to them through private insurance. Taken together then, these figures give us a total real cost of crime in excess of $431,000,000 in the seven cities for a single year.

Clearly the financial costs to victims of crime are substantial. The gross figures, however, may be somewhat misleading - they are just numbers in a vacuum too large to be meaningful in terms of impact upon victims. The mean net loss per incident (exclusive of medical expenses and lost wages) came to slightly more than $167 (see Tables 5-9; Figure 1), and the number of incidents involving losses greater than $200 was low.

The actual dollar figures should not blind us to the suffering that financial loss can mean for individual victims. The impact of similar financial loss will be experienced differently depending on the income of victims, their ability to recover through private insurance or otherwise and so on in about 88% of incidents involving economic loss, no recovery of loss was made. Almost three-quarters of the poorest victims of theft had no insurance. Obviously, the financial impact of victimization falls most heavily on those with lower or fixed income. Even if they do make some recovery, the waiting period is likely to produce significant hardship.

Although elderly people were victimized much less often than young people, the financial impact of their victimization was greater. Gross and net loss is greatest for those between 30 and 59 years of age, yet net loss as a percent of family income is typically under 1% (Figure 2). Figure 3 shows that mean net loss as a percent of mean gross dollar is higher for both ends of the age groups. As Table 9 reveals, elderly victims' losses represent a much larger proportion of their income (1.4%) than is the case for younger victims. What may represent an insignificant loss to many represents a substantial loss to elderly victims as to all victims who have reduced incomes. The Victimization Survey data indicate that elderly people should be considered a special group, not only because they are more frail or vulnerable, but also because of their lower incomes.

A variety of local victim needs assessment studies conducted by the Ministry of the Solicitor General and by the Department of Justice indicate that many victims of property crimes need immediate practical advice on remedies available to them, on procedures for claiming compensation and insurance, on reporting stolen credit cards and identification and on procedures for replacement of such important documents. Victims also express a need for information on strategies which may prevent a recurrence of their loss.

BREAK AND ENTER VICTIMS

It is not surprising that motor vehicle theft produced the largest mean gross loss; however, because recovery was high - through insurance or directly through police action - motor vehicle theft did not produce the largest mean net loss. The greatest mean net loss was produced by break and entry. More than 227,000 break and entry incidents occurred in the seven cities during 1981 (Table 2). Of the very large number of households affected by this type of crime (94 per thousand households) about 67% suffered some financial loss (Table 8). In those incidents where some loss did occur, the average gross loss (through theft or damage) was about $1,142. After recovery through police and private insurance, net loss for victims was $655.00. Most recovery was through private insurance.

Relatively little is directly recovered through the police (offenders are rarely caught). Further, when stolen goods are found they may be held by the police as evidence for pending trials, exacerbating the sense of loss and leading, perhaps, to further feelings of frustration. Recent initiatives to speed up the return of stolen property should have a positive impact upon the satisfaction of victims with the workings of the criminal justice system. But actual material recovery will not help alleviate the increased fear, sense of invasion and sometimes long-term stress associated with this offence.

DAMAGE TO PROPERTY

Quite apart from the losses caused by car theft, the car is the locus of much crime and the source of much of the costs to victims. For example, over three-quarters of the incidents of vandalism involved damage to a car. When damage accompanied theft of personal or household property, it was the car that received the damage in the large majority of instances. In over 70% of the instances which involved damage, the net loss to the victim was less

than $100. Nevertheless, recent studies show that victims of property crime often suffer crisis reactions previously assumed to arise only with crimes of violence. If destruction of property occurs, the apparent irrationality of such behaviour may aggravate such reactions.

Direct financial costs represent only one small measure of the impact of victimization. The physical and emotional costs are of even greater importance in many instances.

Physical Costs

Of the approximately 1,600,000 victimization incidents (Table 2) reported in the seven cities, fewer than 350,000 incidents (404,000 victims) (Table 10) could be classified as involving personal contact with the offender. Nevertheless, these resulted in 50,500 nights in hospital and 405,700 days lost due to some form of incapacitation. About 54% of those who were victims of assault, robbery or sexual assault were actually attacked physically and about 8% (34,000) had to seek some form of medical or dental attention although many more were injured. While serious injury is relatively rare, again the costs of victimization fall more heavily on some than on others, on those who have only basic medical coverage and of course on those who are physically frail and vulnerable. No dollar costs have been attached to this suffering (Table 10) in the Canadian Urban Victimization Survey.

Are elderly victims more likely to be injured? The survey results show that elderly people have a comparatively low occurrence of injury. Slightly fewer than 17%[2] of elderly victims of violent personal crimes suffered some injury as a result of the victimization, compared to an injury rate of 29% for younger victims. However, when victims reported suffering some degree of injury, those 65 and over were more likely than any other age group to require medical or dental treatment.

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2 The actual count was very low (10 or fewer), therefore extreme caution should be exercise when interpreting this percentage.

We know that the victims of some offences are more likely than others to be seriously injured. Victims of sexual assault, in particular, were more likely to be injured and when injured were more likely to require medical attention (see Table 11). We know too that the costs of such offences run far deeper than the physical or financial.

EMOTIONAL COSTS

Researchers have only recently begun to collect information on the emotional damage caused by victimization. We do know that the fear produced by some forms of victimization can become crippling and can turn victims inward closing them off from social support when they most need it. We are being made increasingly aware of the insidious and emotionally crippling effects of certain kinds of offences - sexual assaults, child abuse, wife battering and other domestic violence - not only on the victims but on the victims' families and not only in the short term but long after the offender has been dealt with by the criminal justice system. More over, the victims' emotional suffering may be made more acute by their experiences with the criminal justice system.

In the Canadian Urban Victimization Survey, about one quarter of the victims said that victims of their type of crime should have emotional or psychological counselling available to them. This includes victims of property crimes and other offences we generally consider to be less serious.

The local victim needs assessment surveys confirm that victims of both personal and property crimes express an immediate need for someone to talk to about the incident - someone to provide a sympathetic ear. These local surveys also uncovered and expressed

the need for reassurance of personal safety. Victims of both personal and (to a lesser extent) property crimes indicated that their levels of fear and stress would have been reduced immediately after the crime if they had a "companion for security" - someone to stay with them for a few days.

SECONDARY VICTIMIZATION

Many victims will encounter inconvenience and difficulties in making the necessary arrangements to attend court, and many too will suffer significant costs which very low witness fees do not begin to address. Complex domestic arrangements made to enable a victim to attend court or appear as a witness may have to be disrupted at the last moment as court schedules are revised without warning. In the Canadian Urban Victimization Survey, 17% of victims who had to appear in court said they had difficulties making arrangements to appear. Over 20% said the court date was inconvenient or that cancellations or postponements created difficulties for them.

Certain material and emotional needs are therefore seen to result from victims' contact with the criminal justice system itself. The victim's experience of powerlessness once a case has passed into the hands of criminal justice system officials has found dramatic expression through various vocal victim groups, but on a more general level, all victims report being most dissatisfied with police efforts to keep them informed about the progress of their case. This is not to say that criminal justice officials are intentionally discourteous or secretive, but a lack of awareness, knowledge or training may inhibit them from offering the kind of help victims seek.

CONCLUSION

These data represent only a preliminary analysis, a first run, at a very complex set of questions. The findings are important, nevertheless, because they provide the first systematic, empirical demonstration of what those within the Criminal Justice System have been coming to understand, if only intuitively: the criminal justice system must be responsive to the needs of victims.

We should not be lulled by the findings that relatively few incidents involve substantial losses through theft or damage or that even fewer involve serious physical injury. The costs of crime obviously fall more heavily on some victims than on others, and for a few, the burden is exceptionally heavy.

Criminal court sanctions which recognize the needs of victims are now being actively explored. Many programs now exist to offer victims protection and support, and these will undoubtedly increase in number and effectiveness as we become better informed about the consequences of different kinds of crimes on different catagories of victims.

Seven Cities

TABLE 1

INCIDENT RATES

Personal Offences

Population aged 16 and older in seven cities = 4,975,900
Males = 2,357,000
Females = 2,618,900

Type of Incident	Estimated Incidents	Rates per 1000 Population 16 and older		
		Total	Males	Females
All personal incidents	702,000	141	154	129
All violent incidents	352,200	70	90	53
Sexual Assaults	17,300	3.5	0.8	5.8
Robbery	49,200	10	13	7
Assault	285,700	57	79	39
Personal Theft	349,800	70	66	74

Household Offences

Total households in seven cities = 2,424,900

Type of Incident	Estimated Incidents	Rate per 1000 Households
All household incidents	898,100	369
Break and Enter	227,300	94
Motor Vehicle Theft	40,600	17
Household Theft	417,200	172
Vandalism	213,000	88

TABLE 2

Seven Cities

NUMBER OF INCIDENTS OF SELECTED TYPES AND PROPORTION NOT REPORTED TO POLICE

Type of Incident	Estimated Incidents	Percent of Estimated Incidents	Percent Unreported	Percent Reported
Sexual Assault	17,300	1	62	38
Robbery	49,200	3	55	45
Assault	285,700	18	66	34
Break & Enter	227,300	14	36	64
Motor Vehicle Theft	40,600	3	30	70
Household Theft	417,200	26	56	44
Personal Theft	349,800	22	71	29
Vandalism	213,000	13	65	35
TOTAL	1,600,100	100	58	42

TABLE 3

INCIDENT RATE BY FAMILY INCOME
RATES PER 1,000 POPULATION

Annual Family Income	Sexual Assault	Robbery	Assault	Personal Theft
Less than $9,000	7	13	61	61
$9,000 - 14,999	4	15	78	70
$15,000 - 19,999	4	14	60	72
$20,000 - 24,999	3*	9	57	77
$25,000 - 29,999	**	7	52	66
$30,000 - 39,999	3*	6	62	80
$40,000 or more	2*	12	69	94

* The actual count was low (11 to 20), therefore caution should be exercise when interpreting this rate.

** The actual count was too low to make statistically reliable population estimates.

TABLE 4

INCIDENT RATE BY FAMILY INCOME
RATES PER 1,000 HOUSEHOLD

Annual Family Income	Break & Enter	Motor Vehicle Theft	Household Theft	Vandalism
Less than $9,000	83	8	99	41
$9,000 - 14,999	104	16	150	71
$15,000 - 19,999	103	19	176	90
$20,000 - 24,999	99	23	225	108
$25,000 - 29,999	99	23	208	123
$30,000 - 39,999	103	22	229	120
$40,000 or more	113	20	241	128

TABLE 5

ECONOMIC LOSS[1] AND RECOVERY FOR ALL INCIDENTS, BY SEX OF VICTIM

Sex	Mean Gross $ Loss	Mean $ Recovery	Mean Net $ Loss
Male	358	174	184
Female	283	130	153
Overall	318	150	167

[1] Economic loss in this instance includes costs due to theft and damage to property only.

TABLE 6

ECONOMIC LOSS[1] AND RECOVERY FOR INCIDENTS INVOLVING ANY LOSS, BY SEX OF VICTIM

Sex	Percent Incidents with Dollar Loss	Mean Gross $ Loss	Mean $ Recovery	Mean Net $ Loss
Male	70	514	248	266
Female	70	403	186	217
Overall	70	454	215	240

[1] Economic losss in this instance includes costs due to theft and damage to property only.

TABLE 7

ECONOMIC LOSS[1] AND RECOVERY FOR ALL INCIDENTS BY TYPE OF CRIME

Type of Crime	Mean Gross $ Loss	Mean $ Recovery	Mean Net $ Loss
Personal Crimes			
Sexual Assault	92	8	84
Robbery	322	146	176
Assault[2]	48	7	41
Personal Theft	211	62	149
Household Crimes			
Break & Enter	770	329	441
Motor Vehicle Theft	2,521	2,192	329
Household Theft	232	106	126
Vandalism	164	71	93

1 Economic loss in this instance includes costs due to theft and damage to property only.

2 Loss in cases of assault is for property damage only.

TABLE 8

ECONOMIC LOSS[1] AND RECOVERY FOR INCIDENTS INVOLVING LOSS BY TYPE OF CRIME

Type of Crime	Percent Incidents with Dollar Loss	Mean Gross $ Loss	Mean $ Recovery	Mean Net $ Loss
Personal Crimes				
Sexual Assault	32	291	25	266
Robbery	56	576	261	315
Assault[2]	18	261	37	224
Personal Theft	94	225	65	160
Household Crimes				
Break & Enter	67	1,142	487	655
Motor Vehicle Theft	72	3,512	3,053	459
Household Theft	88	264	120	144
Vandalism	73	224	92	132

1 Economic losss in this instance includes costs due to theft and damage to property only.

2 Loss in cases of assault is for property damage only.

TABLE 9

LOSS AS A PERCENTAGE OF FAMILY INCOME FOR ALL INCIDENTS BY AGE GROUP

Age Group	Mean Family Income	Mean Gross $ Loss	% of Income	Mean $ Recovery	% of Income	Mean Net $ Loss	% of Income
16-17	27,200	168	0.6	62	0.2	106	0.4
18-20	25,000	178	0.7	97	0.4	81	0.3
21-24	23,400	261	1.1	120	0.5	141	0.6
25-29	25,900	359	1.4	191	0.7	168	0.6
30-39	28,600	394	1.4	182	0.6	212	0.7
40-49	29,800	419	1.4	228	0.8	191	0.6
50-59	27,000	435	1.6	217	0.8	218	0.8
60-64	21,100	285	1.4	136	0.6	149	0.7
65 and over	12,600	320	2.5	143	1.1	177	1.4

TABLE 10

NATURE AND CONSEQUENCES OF PERSONAL VIOLENT CRIME IN SEVEN CITIES

	ESTIMATED NUMBER	PERCENT OF ALL VICTIMS
Number of Victims	404,000	100
Threatend Only	183,800	46
Physically Attacked	220,200	54
Injured	110,500	27
Number who received Treatment for Injuries	34,000	8
Any Hospital Treatment Received	24,200	6
Hospital Overnight or Longer	3,300	1

Percentages do not add to 100 since victims could be counted in more than one category.

TABLE 11

PERCENTAGE OF ATTACKED[1] VICTIMS REQUIRING TREATMENT FOR INJURIES BY TYPE OF OFFENCE

	Percentage of Attacked Victims		
	Sexual Assault	Robbery	Assault
	%	%	%
Medical or Dental Treatment Received	20	12	16
Hospital Treatment Received	13	8	11
Overnight or Longer Stay in Hospital	**	2	2

1 This table only includes victims who were physically attacked. Incidents involving only threatened violence are excluded.

** The actual count was too low to make statistically reliable population estimates.

FIGURE 1 MEAN GROSS DOLLAR LOSS, MEAN RECOVERY AND MEAN NET LOSS, BY SEX

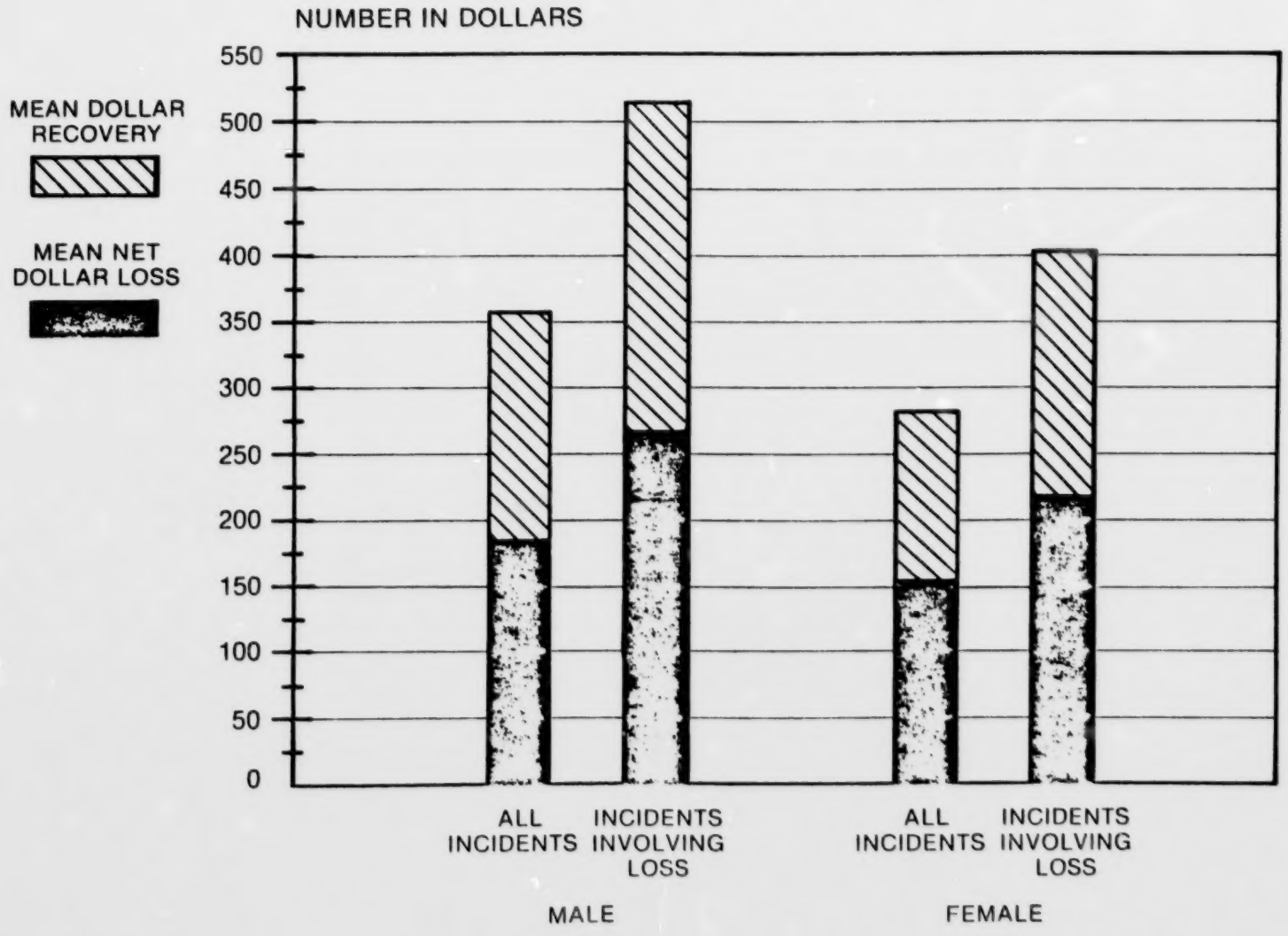


FIG. 2 MEAN GROSS DOLLAR LOSS

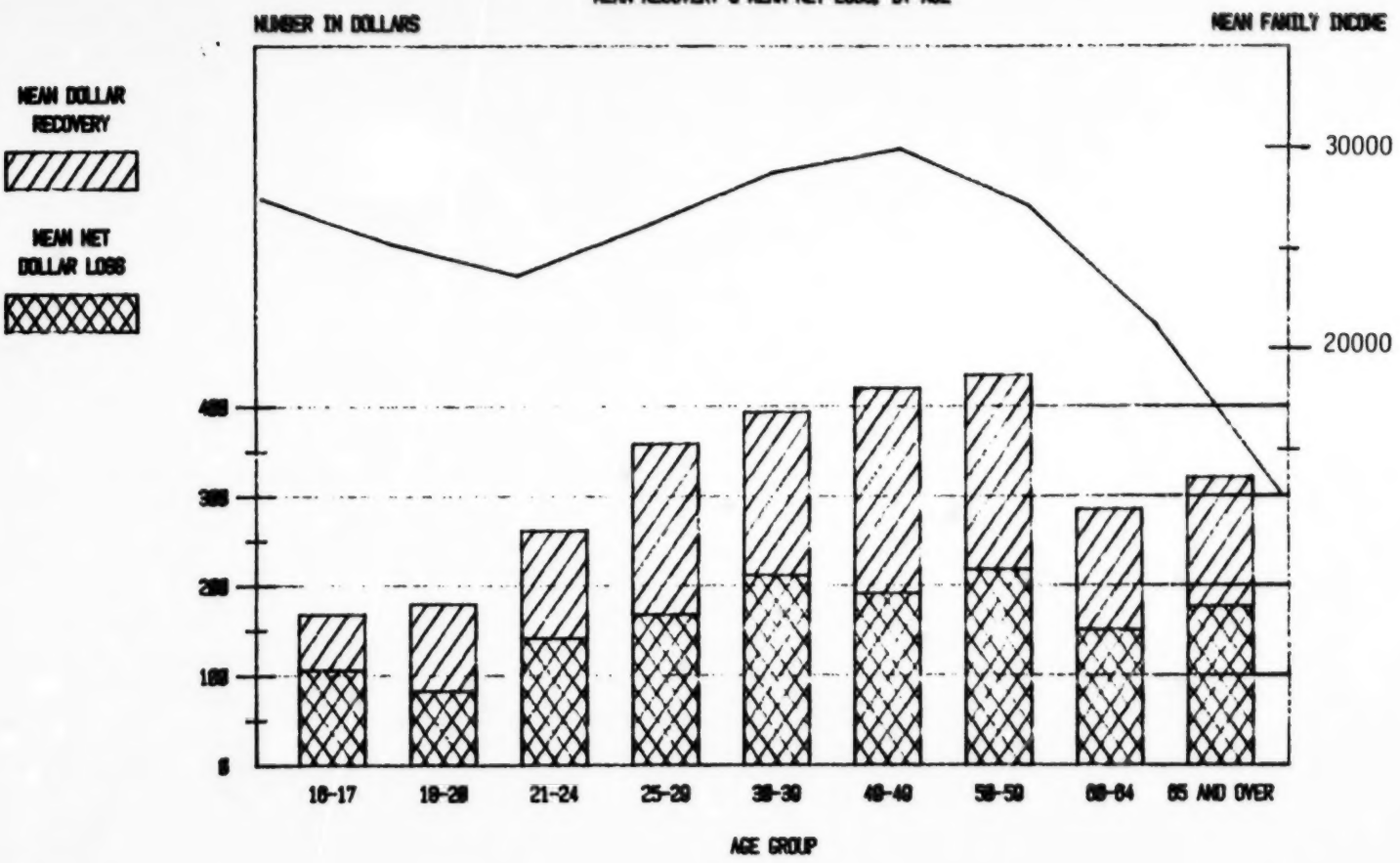
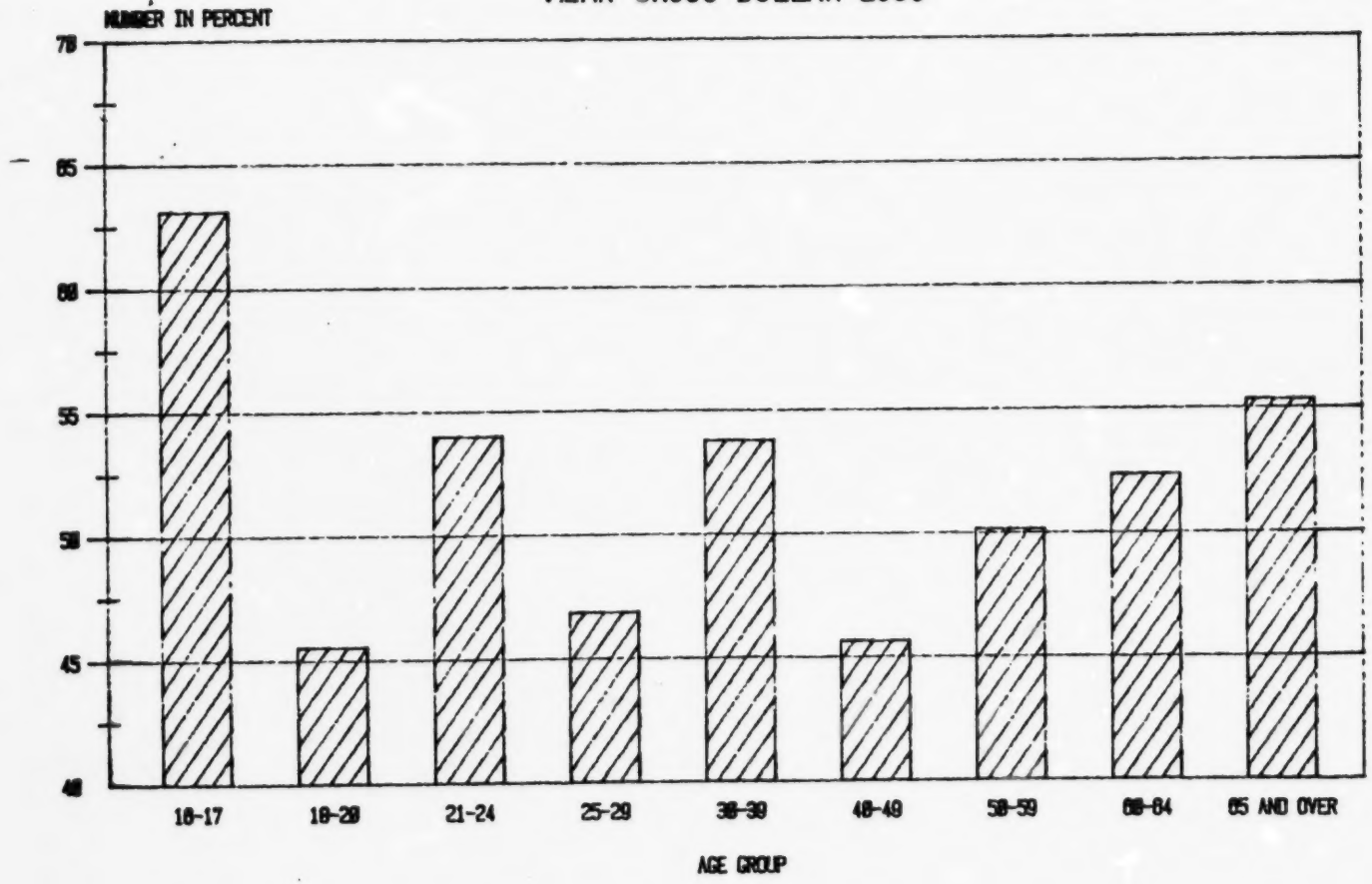


FIGURE 3 MEAN NET LOSS AS A PERCENT OF
MEAN GROSS DOLLAR LOSS



APPENDIX 1

DEFINITIONS AND LIMITATIONS

The eight categories of crimes included in this survey are: sexual assault, robbery, assault, break and entry, motor vehicle theft, theft of household property, theft of personal property and vandalism. These offences are ranked in descending order of seriousness.

1. Sexual assault includes rape, attempted rape, molesting or attempted molestation, and is considered the most serious crime.

2. Robbery occurs if something is taken and the offender has a weapon or there is a threat or an attack. The presence of a weapon is assumed to imply a threat. Attempted robberies are also included in this offence category.

3. Assault involves the presence of a weapon or an attack or threat. Assault incidents may range from face-to-face verbal threats to an attack with extensive injuries.

4. Break and enter occurs if a dwelling is entered by someone who has no right to be there. "No right to be there" differentiates, for example, between a workman who is in a dwelling with the permission of the owner and steals something, and someone illegally entering the dwelling to take property. The latter would be classified as a break and enter as are attempts to enter a dwelling if there is some evidence of force or knowledge of how the person tried to get in.

5. Motor vehicle theft involves the theft or attempted theft of a car, truck, van, motorcycle or other motor vehicle.

6. Theft or attempted theft of household property.

7. Theft or attempted theft of money or other personal property (not household property).

8. Vandalism occurs if property is damaged but not taken.

Incidents which involved the commission of several different criminal acts appear in the tables only once, according to the most serious component of the event. Thus for example, if sexual assault, theft of money and vandalism all occurred at the same time, the incident would be classified in these tables as sexual assault. An incident would be classified as vandalism (least serious on the hierarchy) only if no other crime which is higher on the seriousness scale occurred at the same time.